



# HEALTH MATTERS

## A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



November 30 Balance	\$3,086,195		Dec 31, 2018	
Balance	\$2,425,022			
<u>Total Revenues</u>	\$47,156		Jan-Dec Revenues	\$13,145,370
Employer Premiums	47,156		Jan-Dec Expenses	(\$13,682,683)
Employee Premiums	0		Dec 31, 2019 Balance	\$1,887,709
Other Revenues	0			
<u>Total Expenses</u>	(\$1,245,642)		YTD Gain/(Loss)	\$537,313
Week 1 Claims	221,700			
Week 2 Claims	304,951			
Week 3 Claims	256,358			
Week 4 Claims	238,843			
Clinic Expenses	60,292			
Wellness Expenses	1,226			
Fixed Costs—Premiums	114,438			
Fixed Costs—Fees	47,834			
<u>Monthly Gain/(Loss)</u>	(\$1,198,486)			
December 31 Balance	\$1,887,709			

The only revenue in December was third quarter retiree premiums paid by the City (for October and the first half of November, before the premium holiday).

### **IU Health's Enhanced Access Program Adds Locations**

There are now 7 IU Urgent Care Centers that are a part of the Enhanced Access Program:

- 326 S. Woodcrest Drive, Bloomington, IN 47401
- 1036 Broad Ripple Avenue, Indianapolis, IN 46220
- 222 W. Michigan Street, Indianapolis, IN 46204 \***New location**
- 90 East Garner Road, Brownsburg, IN 46112
- 996 S. State Road 135, Suite P, Greenwood, IN 46143
- 14645 Hazel Dell Parkway., Suite 120, Noblesville, IN 46062
- 10853 US Highway 36, Avon, IN 46123 \***New location**

The Enhanced Access Program allows health plan members to receive \$0 cost healthcare services during the following hours (when the Primary Plus Center is **NOT** open):

Monday	5 p.m. to 8 p.m.
Tuesday	6 p.m. to 8 p.m.
Wednesday	5 p.m. to 8 p.m.
Thursday	8 a.m. to 1 p.m.& 5 p.m. to 8 p.m.
Friday	1 p.m. to 8 p.m.
Saturday & Sunday	8 p.m. to 6 p.m.

To receive health care services at no cost at the IU Health Urgent Care Center, you must visit during the hours listed above and present the Enhanced Access ID card. Please note the following:

- Health Plan members and enrolled dependents may use the program.
- You **must** present the Enhanced Access at the Urgent Care Center at the time of service.
- If the Enhanced Access Card is not presented at the time of service the claim will be processed through Anthem.
- If you visit an Urgent Care Center outside of the listed hours because you cannot get an appointment at Primary Plus healthcare services will **not** be provided at \$0 cost. The claim will be processed through Anthem.
- Claims processed through Anthem may include a deductible and coinsurance and will be collected at the time of service.
- If you have misplaced the card(s) provided to you when the program began (or as a new hire), contact Michele Leaks ([mleaks@carmel.in.gov](mailto:mleaks@carmel.in.gov)) and she will arrange to have replacement cards mailed to your home address.

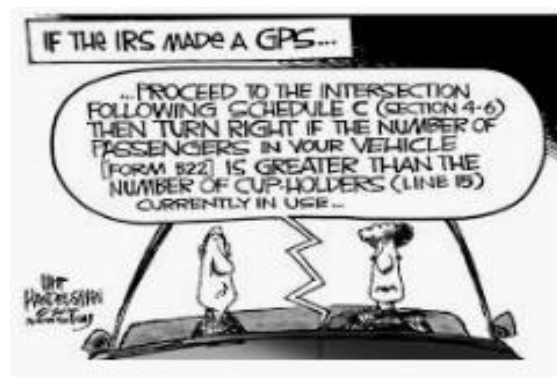
### **Indiana Member's Credit Union Lowers Minimum Balance**

On January 01, 2020, IMCU reduced the minimum share balance required in savings accounts to \$5.00. Instead of having \$50.00 required in savings, you now only have to have \$5.00 held so that now frees up \$45.00 for you to use or continue to save. You may manage your account online at [www.IMCU.com](http://www.IMCU.com) or in one of their 27 branch locations. If you have questions you may contact customer service at 317-248-8556 or [members@imcu.com](mailto:members@imcu.com).

### **EAP Free Webinar: Tax Filing Identity Theft Prevention**

Data thieves not only want to steal tax refunds, but also sell that personally identifiable information (PII) on the dark web. A live webinar scheduled on Tuesday February 11<sup>th</sup>, will offer tax-filing safety practices, as well as a Q&A session.

Learn more on how to safely file your taxes by registering now, ctrl + click on the time of your choice [12:00 p.m.\(EST\)](#) or [3:00 p.m. \(EST\)](#)



### **1095-Cs Have Been Mailed**

You have received or will soon receive your 1095-C form that shows your health plan enrollment for 2019. Take a moment to review the form and report any incorrect information to Michele Leaks ([mleaks@carmel.in.gov](mailto:mleaks@carmel.in.gov)).

This form is not needed to file your taxes but should be kept with your tax records.